

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor:  
CMG Mortgage, Inc.

In Re:  
Raymond C. Middleton  
Debtor



Order Filed on August 4, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-22444 VFP

Hearing Date: 7/3/2025 @ 10:00 a.m.

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 4, 2025**

  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtors: Raymond C. Middleton

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, CMG Mortgage, Inc., Denise Carlon appearing, upon a certification of default as to real property located at 917 West 5th Street Plainfield, NJ, 07063, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Melinda D. Middlebrooks, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 25, 2025, Debtor is due for the May 2025 through July 2025 as well as \$379.71 from prior order payments for a total post-petition default of \$3,321.35 (2 @ \$1,470.88; 1 @ 379.7 less suspense of \$0.12); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,321.35 will be paid by Debtor remitting \$553.56 per month for five months and \$553.55 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on August 1, 2025 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments to Secured Creditor are to resume August 1, 2025 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$250.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.